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**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DANIEL MATTHEW HENDRICK  
GINA MARIE HENDRICK  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:10-28580 CMB

Chapter 13

Document No.:

**TRUSTEE'S APPLICATION FOR APPROVAL OF FINAL REPORT  
OF COMPLETION OF CHAPTER 13 PLAN**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned has served as Trustee.
2. Following a final examination of the terms of the Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case, the Trustee certifies that the estate has been fully administered, and now recommends that the Court treat this Chapter 13 case as having been completed
3. Attached hereto please find the Trustee's final report of receipts and disbursements in this case.
4. After all distribution checks have been negotiated, the Trustee's office will file a certificate that the estate has been fully administered and requesting the entry of a final decree.

WHEREFORE, the Trustee respectfully requests that this Court enter an Order as follows:

- (a) Accepting the final report and account of the Trustee, after notice to creditors and opportunity to object;
- (b) Determining that the Chapter 13 plan has been completed and is binding on all creditors;
- (c) Directing the Clerk of Bankruptcy Court to issue a discharge and close this case, while retaining jurisdiction over the Trustee's certification that the estate has been fully administered, at which time a final decree would be entered.

10/26/2015

/s/ Ronda J. Winnecour  
\_\_\_\_\_  
RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, Trustee for the above case, submits the following final report and account of the administration of the estate pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/03/2010 and confirmed on 1/26/11 . The case was subsequently  
(K)COMPLETED FUNDS TO DEBTOR

2. The Trustee made the following disbursements.

Total Receipts		125,828.70
Less Refunds to Debtor	13,894.14	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>111,934.56</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,874.00	
Trustee Fee	4,002.50	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,876.50</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	DOLLAR BANK FSB** Acct: 007A	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: XXXXXXXXXX1/11	0.00	33,858.90	0.00	33,858.90
	US DEPARTMENT OF HUD** Acct: XXXXX9451	0.00	10,396.98	0.00	10,396.98
	PNC BANK NA Acct: XXXXXXXXXXXX2/10	16,478.82	16,478.82	0.00	16,478.82
	PITTSBURGH WATER & SEWER AUTH* Acct: XXXXX1;10	0.00	0.00	0.00	0.00
	CITY CO FEDERAL CREDIT UNION* Acct: 5219	18,871.68	18,871.68	2,659.87	21,531.55
					<b>82,266.25</b>

Priority					
	ROBERT W KOEHLER ESQ Acct:	1,874.00	1,874.00	0.00	0.00
	DANIEL MATTHEW HENDRICK Acct:	0.00	0.00	0.00	0.00
	DANIEL MATTHEW HENDRICK Acct:	1,086.56	1,086.56	0.00	0.00
	DANIEL MATTHEW HENDRICK Acct:	12,807.58	12,807.58	0.00	0.00
	EQUITABLE GAS CO (*) Acct: XXXXXXXXXX7261	0.00	3,070.62	0.00	3,070.62
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXTEMS	4,540.14	4,540.14	0.00	4,540.14
					<b>7,610.76</b>

Unsecured					
	CITY CO FEDERAL CREDIT UNION* Acct: 5219	0.00	0.00	0.00	0.00
	AARGON AGENCY - AGENT FOR RCI INC F Acct: 7643	0.00	0.00	0.00	0.00
	ASSET ACCEPTANCE CORP Acct: XXX2809	465.53	465.53	0.00	465.53

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## TRUSTEE'S FINAL REPORT AND ACCOUNT

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	NATIONWIDE RECOVERY++ Acct: ?	0.00	0.00	0.00	0.00
	BENNETT & DELONEY PC Acct: 6901	0.00	0.00	0.00	0.00
	CAVALRY PORTFOLIO SERVICES LLC* Acct: 8662	2,646.46	2,646.46	0.00	2,646.46
	CERTEGY PAYMENT RECOVERY SRVS Acct: 7827	0.00	0.00	0.00	0.00
	CHILDRENS DENTAL PROGRAM Acct: 2681	0.00	0.00	0.00	0.00
	ASSET ACCEPTANCE CORP Acct: ?	0.00	0.00	0.00	0.00
	COMCAST*++ Acct: ?	0.00	0.00	0.00	0.00
	COMMONWEALTH FINANCIAL SYSTEMS/N Acct: XXX8194	1,541.72	1,541.72	0.00	1,541.72
	COLLECTION DEPARTMENT Acct: ?	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: ?	0.00	0.00	0.00	0.00
	DOLLAR BANK FSB(*) Acct: ?	0.00	0.00	0.00	0.00
	DUQUESNE LIGHT COMPANY(*) Acct: 5002	140.84	140.84	0.00	140.84
	COLLECTION SERVICE CENTER INC Acct: ?	0.00	0.00	0.00	0.00
	EQUITABLE GAS CO (*) Acct: XXX6948	593.35	593.35	0.00	593.35
	RMS Acct: 9472	0.00	0.00	0.00	0.00
	ER SOLUTIONS Acct: 0287	0.00	0.00	0.00	0.00
	ALLY FINANCIAL(*) Acct: ?	0.00	0.00	0.00	0.00
	NRA GROUP LLC* Acct: 7018	0.00	0.00	0.00	0.00
	OXFORD MANAGEMENT SVCS++ Acct: 5359	0.00	0.00	0.00	0.00
	PENNSYLVANIA-AMERICAN WTR CO* Acct: 6301	166.56	166.56	0.00	166.56
	PROFESSIONAL ACCOUNTY MGMT Acct: XXXXXXXXXX8708	0.00	0.00	0.00	0.00
	ST MARGARETS OF SCOTLAND Acct: 423	7,818.70	7,818.70	0.00	7,818.70
	BOURASSA LAW GROUP LLC Acct: 7643	0.00	0.00	0.00	0.00
	COLLECTION DEPARTMENT Acct: 1102	0.00	0.00	0.00	0.00
	VERIZON/SCCR GTE/AFNI**++ Acct: 9057	0.00	0.00	0.00	0.00
	PETER J ASHCROFT ESQ Acct:	0.00	0.00	0.00	0.00
	MICHAEL G MCCABE ESQ Acct:	0.00	0.00	0.00	0.00
	EAST BAY FUNDING Acct: 5751	2,807.89	2,807.89	0.00	2,807.89
					16,181.05

TOTAL PAID TO CREDITORS

106,058.06

TOTAL CLAIMED

PRIORITY 4,540.14

SECURED 35,350.50

UNSECURED 16,181.05

**Wherefore** the trustee requests a final decree be entered which discharges the trustee and her surety from any and all liability on account of the above case, closes the estate, and grants such other relief as may be just and proper.

Date: 10/26/2015

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399

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**ORDER OF COURT**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the Chapter 13 Trustee's final report and account as well as the Trustee's recommendation that this Court find that the Chapter 13 plan has been completed and following notice to the creditors and opportunity to be heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed and the debtor (s) is/are entitled to and shall receive a discharge pursuant to Section 1328(a) of the Bankruptcy Code.

(2) If not previously provided in the Order of Confirmation of Plan, property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate are hereby terminated.

(3) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or had rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(4) The wage attachment(s) issued in this case is/are immediately terminated and the debtor shall serve a copy of this Order on the employer (s) (or the debtor may file separate motion(s) to stop the attachment).

(5) After all distribution checks have been finally negotiated or deposited in the registry of the Clerk, the Trustee shall file and serve on Debtor, Debtor's counsel and the United States Trustee a certificate to that effect. This case is, upon discharge, closed. However, the Court retains jurisdiction over the Trustee's certification of distributed funds. The Trustee's Final Accounting is hereby APPROVED. The Trustee is deemed discharged from her duties in this case, and this case shall be deemed CLOSED without further order of Court.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE